



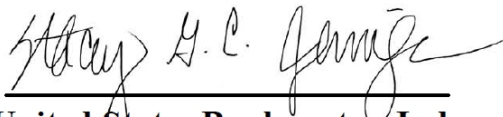
CLERK, U.S. BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS

**ENTERED**

THE DATE OF ENTRY IS ON  
THE COURT'S DOCKET

The following constitutes the ruling of the court and has the force and effect therein described.

Signed October 25, 2019

  
United States Bankruptcy Judge

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF TEXAS  
DALLAS DIVISION

In Re: PAUL SAPUTO

Case # 14-34439-SGJ-13

AKA:

DBA:

SSN: Debtor 1 SSN: XXX-XX-1935\*

10/24/2019

**DISCHARGE OF DEBTOR(S) AFTER COMPLETION  
OF CHAPTER 13 PLAN**

It appearing that the Debtor(s) is/are entitled to a discharge,

**IT IS ORDERED:**

The Debtor(s) is/are granted a discharge under Section 1328(a).

**### End of Order ###**

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION**

\*Setforth all names, including trade names, used by the debtor within the last 8 years. For joint debtors, set forth the last four digits of both Social Security numbers or individual taxpayer-identification numbers.

**Thomas D. Powers**  
**105 Decker Ct**  
**Suite 1150 11th Floor**  
**Irving, TX 75062**  
**(214) 855-9200 / (214) 965-0758 (Fax)**

#### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE**

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

##### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. (In a case involving community property: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.) A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

##### **Debts That Are Discharged**

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

##### **Debts That Are Not Discharged**

Some of the common types of debts which are NOT discharged in a chapter 13 case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for certain taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005);
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
Northern District of TexasIn re:  
Paul Saputo  
DebtorCase No. 14-34439-sgj  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0539-3

User: mmathews  
Form ID: pdf013Page 1 of 2  
Total Noticed: 41

Date Rcvd: Oct 28, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 30, 2019.

db #+Paul Saputo, 5331 E. Mockingbird Lane, #240, Dallas, TX 75206-0901  
 cr +Houston Community Bank, N.A., predecessor to Indep, 1600 Redbud Boulevard, Suite 400, McKinney, TX 75069-3258  
 cr +Tennessee Student Assistance Corporation, c/o TN Attorney General's Office, Bankruptcy Division, PO Box 20207, Nashville, TN 37202-4015  
 16333265 American Express Bank, FSB, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 16358693 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 16282733 Barclays bank, PO Box 8803, Wilmington, DE 19899-8803  
 16282734 Bourgeois Bennett LLC, PO Box 60600, New Orleans, LA 70160-0600  
 16418756 +CERASTES, LLC, C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 16282738 +Duke University, 2127 Campus Drive, PO Box 90755, Durham, NC 27708-0755  
 17091163 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408  
 16282739 ++++FACEBOOK, ATTN LEGAL DEPT, 1 HACKER WAY BLDG 10, MENLO PARK CA 94025-1456  
 (address filed with court: Facebook, Attn Legal Dept, 1601 Willow Ave, Menlo Park, CA 94025)  
 16282741 +Google, PO Box 288, Tonawanda, NY 14151-0288  
 16282742 +Honorable US Attorney General, 10th & Pennsylvania, Washington, DC 20538-0001  
 18326088 +Independent Bank, 1600 Redbud Boulevard, Suite 400, McKinney, Texas 75069-3258  
 16282746 +Jill, Kemp Lewis, 3005 Northridge Drive, Farmington, NM 87401-2085  
 16319990 +Navient Solutions, Inc. on behalf of TSAC, c/o Office of the TN Attorney General, P.O. Box 20207, Nashville, TN 37202-4015  
 16282752 Sher, Garner, Cahill Richter Klein, 909 Poydras St, Suite 2800, New Orleans, LA 70112-1033  
 16282757 +US Department of Education, PO Box 7860, Madison, WI 53707-7860  
 16282758 +US Department of Education, PO Box 7861, Madison, WI 53707-7861  
 16282759 +US Department of Education, PO Box 7863, Madison, WI 53707-7863  
 16365913 United States Department of Education, Claims Filing Unit, P O Box 8973, Madison, WI 53708-8973

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 cr +E-mail/Text: jking@offermarking.com Oct 28 2019 23:33:00  
 Springleaf Financial Services of Louisiana, Inc., c/o James W. King, 6420 Wellington Place, Beaumont, TX 77706-3206  
 16282735 E-mail/Text: bankruptcy@cashcall.com Oct 28 2019 23:33:50 Cashcall,  
 One City Blvd West Suite 1000, Orange, CA 92868  
 16301984 +E-mail/Text: bncmail@w-legal.com Oct 28 2019 23:33:31 CASHCALL, INC.,  
 C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVE., STE. 400, SEATTLE, WA 98121-3132  
 16282736 +E-mail/PDF: creditonebknofications@resurgent.com Oct 28 2019 23:35:25 Credit One,  
 PO Box 98875, Las Vegas, NV 89193-8875  
 16282737 E-mail/Text: mrdiscen@discover.com Oct 28 2019 23:33:06 Discover, PO Box 30943,  
 Salt Lake City, UT 84130-0943  
 16289165 E-mail/Text: mrdiscen@discover.com Oct 28 2019 23:33:06 Discover Bank,  
 DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
 16282743 +E-mail/Text: loanops@ibt.com Oct 28 2019 23:33:20 Houston Community Bank,  
 11390 Veterans Memorial Drive, Houston, TX 77067-3756  
 16282744 E-mail/Text: cio.bncmail@irs.gov Oct 28 2019 23:33:16 Internal Revenue Service,  
 1100 Commerce Mail Code 5020DAL, Dallas, Tx. 75242  
 16451819 E-mail/PDF: resurgentbknofications@resurgent.com Oct 28 2019 23:48:19  
 LVNV Funding LLC its successors and assigns, c/o Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 16282747 +E-mail/Text: bk@lendingclub.com Oct 28 2019 23:33:45 Lending club Corp,  
 71 Stevenson St Suite 300, San Francisco, CA 94105-2985  
 16282749 +E-mail/Text: bankruptcy@prosper.com Oct 28 2019 23:33:46 Prosper Funding LLC,  
 101 Second Street 15th Floor, San Francisco, CA 94105-3672  
 16446632 +E-mail/Text: bankruptcy@prosper.com Oct 28 2019 23:33:46 Prosper Marketplace, Inc.,  
 221 Main St. Ste. 300, San Francisco, Ca 94105-1909  
 16282750 +E-mail/Text: elevate@ebn.phinsolutions.com Oct 28 2019 23:33:57 Rise Credit of Delaware,  
 42 Reads Way, Suite A, New Castle, DE 19720-1649  
 16334410 E-mail/PDF: cbp@onemainfinancial.com Oct 28 2019 23:35:19 Springleaf Financial Services,  
 PO Box 3251, Evansville, IN 47731  
 16282751 E-mail/PDF: pa\_dc\_claims@navient.com Oct 28 2019 23:35:43 Sallie Mae Servicing,  
 PO Box 9500, Wilkes Barre, PA 18773-9500  
 16282753 E-mail/PDF: cbp@onemainfinancial.com Oct 28 2019 23:35:19 Springleaf Financial Services,  
 2121 Veterans Blvd, Metairie, LA 70002  
 16282754 E-mail/Text: pacer@cpa.state.tx.us Oct 28 2019 23:33:38 State of Texas,  
 Comptroller of Public Accounts, LBJ State Office Building, Austin, Tx. 78774  
 16282755 +E-mail/Text: cmecf@dallaschl3.com Oct 28 2019 23:33:59 Thomas Powers,  
 125 E. John Carpenter Freeway, 11th Floor, Irving, Tx. 75062-2835  
 16282756 +E-mail/Text: brooke.lewis@usdoj.gov Oct 28 2019 23:33:44 US Attorney, 1100 Commerce,  
 Dallas, Tx. 75242-0397  
 16282760 +E-mail/Text: ustpreign06.da.ecf@usdoj.gov Oct 28 2019 23:33:21 US Trustee, 1100 Commerce,  
 Room 976, Dallas, Tx. 75242-0996

TOTAL: 20

District/off: 0539-3

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Total Noticed: 41

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408  
 16358694\* American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 16282745\* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
 16282740 ##+Geico, 4201 Spring Valley Rd, Dallas, TX 75244-3631  
 16282748 ##+Paul Saputo, 1955 Market Center Blvd No. 1432, Dallas, TX 75207-3465

TOTALS: 0, \* 3, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 30, 2019

Signature: /s/Joseph Speetjens


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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 28, 2019 at the address(es) listed below:

Holly B. Guelich on behalf of Debtor Paul Saputo guelichlaw@sbcglobal.net,  
 csuswell@sbcglobal.net;guelichecfnotices@gmail.com  
 James Wallace King on behalf of Creditor Springleaf Financial Services of Louisiana, Inc.  
 jking@offerfanking.com  
 Joshua Morriss Harrison on behalf of Creditor Houston Community Bank, N.A., predecessor to  
 Independent Bank josh@goodwin-harrison.com  
 Michael Benton Willey on behalf of Creditor Tennessee Student Assistance Corporation  
 agbanktexas@ag.tn.gov, michael.willey@ag.tn.gov  
 Thomas Powers cmecf@dallasch13.com  
 United States Trustee ustpreion06.da.ecf@usdoj.gov

TOTAL: 6